Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims.

Listing of Claims:

1.   (Currently Amended) A method for processing a transaction with a customer at a point of sale, the method comprising:

receiving, at a point-of-sale device, a cost for the transaction;

receiving, at the point-of-sale device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account, wherein the stored-value account and the credit account were linked substantially contemporaneously with issuance of the instrument to the customer;

generating a request to select a distribution of the cost for the transaction among the stored-value and credit accounts ~~for presentation at the point-of-sale device~~ **, the request including a first maximum amount that may be applied to the credit account, the first maximum amount less than the cost of the transaction**;

displaying, at the point of sale device, the request including the first maximum amount;

receiving, at the point of sale device, a response to the request that identifies a selected distribution identifying a first nonzero portion of the cost for the transaction to be applied to the stored-value account and a second nonzero portion of the cost for the transaction to be applied to the credit account; and

transmitting, from the point-of-sale device, instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with the received response.

2.   (Original) The method recited in claim 1 wherein generating the request comprises generating a request for the customer to select one of the stored-value and credit accounts for application of the cost of the transaction.

3. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the stored-value account.

4. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the credit account.

5. (Original) The method recited in claim 1 wherein the request identifies a current value stored in the stored-value account.

6. (Original) The method recited in claim 5 wherein the request includes an option to apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

7. (Original) The method recited in claim 1 wherein the cost for the transaction exceeds a current value stored in the stored-value account and the instructions include:

a request to apply a portion of the cost equal to the current value stored in the stored-value account to the stored-value account; and

a request to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

8. (Withdrawn) A method for processing a transaction with a customer at a point of sale, the method comprising:

receiving, at a point-of-sale device, a cost for the transaction;

receiving, at the point-of-sale device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account;

transmitting instructions, from the point-of-sale device, to apply a portion of the cost equal to a current value stored in the stored-value account to the stored-value account; and

transmitting instructions, from the point-of-sale device, to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

9.   (Withdrawn) The method recited in claim 8 wherein the stored-value account and credit account were linked substantially contemporaneously with issuance of the instrument to the customer.

10.   (Withdrawn) The method recited in claim 8 further comprising verifying that the transaction qualifies for application of the portion of the cost to the stored-value account.

11.   (Withdrawn) The method recited in claim 8 further comprising verifying that the transaction qualifies for application of the excess to the credit account.

12.   (Withdrawn) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a point-of-sale device including an input device, a communications system, and a processor, wherein the computer-readable program includes instructions for operating the point-of-sale device to process a transaction with a customer at a point of sale in accordance with the following:

        receiving, with the input device, a cost for the transaction;

        receiving, with the input device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account, wherein the stored-value account and the credit account were linked substantially contemporaneously with issuance of the instrument to the customer;

        generating, with the processor, a request to select a distribution of the cost for the transaction among the stored-value and credit accounts for presentation at the point-of-sale device;

        receiving, with the input device, a response to the request that identifies a selected distribution identifying a first nonzero portion of the cost for the transaction to be applied to the stored-value account and a second nonzero portion of the cost for the transaction to be applied to the credit account; and

        transmitting, with the communications system, instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with the received response.

13.   (Withdrawn) The computer-readable storage medium recited in claim 12 wherein the instructions for generating the request include instructions for generating a request for the customer to select one of the stored-value and credit accounts for application of the cost of the transaction.

14.   (Withdrawn) The computer-readable storage medium recited in claim 12 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the cost to the stored-value account.

15.   (Withdrawn) The computer-readable storage medium recited in claim 12 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the cost to the credit account.

16.   (Withdrawn) The computer-readable storage medium recited in claim 12 wherein the request identifies a current value stored in the stored-value account.

17.   (Withdrawn) The computer-readable storage medium recited in claim 16 wherein the request includes an option to apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

18.   (Withdrawn) The computer-readable storage medium recited in claim 12 wherein the cost for the transaction exceeds a current value stored in the stored-value account and the instructions transmitted by the communications system include:

        a request to apply a portion of the cost equal to the current value stored in the stored-value account to the stored-value account; and

        a request to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

19.   (Withdrawn) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a point-of-sale device including an input

device, a communications system, and a processor, wherein the computer-readable program includes instructions for operating the point-of-sale device to process a transaction with a customer at a point of sale in accordance with the following:

receiving, with the input device, a cost for the transaction;

receiving, with the input device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account;

transmitting, with the communications system, instructions to apply a portion of the cost equal to a current value stored in the stored-value account to the stored-value account; and

transmitting, with the communications system, instructions to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

20.   (Withdrawn) The computer-readable storage medium recited in claim 19 wherein the stored-value account and credit account were linked substantially contemporaneously with issuance of the instrument to the customer.

21.   (Withdrawn) The computer-readable storage medium recited in claim 19 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the portion of the cost to the stored-value account.

22.   (Withdrawn) The computer-readable storage medium recited in claim 19 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the excess to the credit account.

23.   (New) The method of claim 7, wherein the request includes an explicit option that all of the stored-value card value be applied to the transaction and excess be applied to the credit account.

24.   (New) The method of claim 1, further comprising:

extracting the first maximum amount information from the instrument.

25.   (New) The method of claim 24, further comprising:

modifying, with a writer at the point-of-sale device, the credit account

information in the instrument to reflect use of the second nonzero portion.

26.   (New) The method of claim 1, wherein the request includes a second maximum

amount that may be applied to the stored-value account, the second maximum amount less than

the cost of the transaction.

27.   (New) The method of claim 26, further comprising:

extracting the second maximum amount information from the instrument.

28.   (New) The method of claim 26, further comprising:

receiving the second maximum amount information from a host system remote

from the point-of-sale device.

29.   (New) The method of claim 1, wherein,

the request includes a minimum nonzero amount that is required to be paid in

cash; and

the minimum nonzero amount is included in the displayed request.